June 28, 2013 PUBLIC NOTICE # 2013-26

#### PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room</a>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm</a>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

#### IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/</a>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-4507	4705	ALLEGHENY CASUALTY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	
13-4580	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	6.91
13-4581	0140	AMCO INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	6.91
13-4555	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DESIGNATED CONTRACT REIMBURSEMENT INSURANCE POLICY	0
13-4549	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA		INLAND MARINE	FORMS	MEDICAL AND SCIENTIFIC EQUIPMENT	U
13-4523	0218	AMERICAN ECONOMY INSURANCE COMPANY		OTHER LIABILITY	RULE CHANGE	NONE	0
13-4571	0111	AMERICAN FIRE AND CASUALTY	COMMERCIAL		NEW PROGRAM	ECLPS	0
13-4517	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	AAIS GENERAL RULES AND IRPM	0
13-4543	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	0
13-4494	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HO-4	0
13-4495	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLLING	0
13-4496	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MOBILE HOME	0
13-4497	0019	AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI- PERIL	RULE CHANGE	FARMERS AND RANCHERS	0
13-4556	0019	AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FIRST PROTECTOR	0

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
		AMERICAN SECURITY INSURANCE					
13-4488	0019	COMPANY	PERSONAL	FIRE	RULE CHANGE	CHOICE DWELLING	0
13-4528	0019	AMERICAN SECURITY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	CHOICE HOMEOWNERS	0
13-4524	0111	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-4518	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	AAIS GENERAL RULES AND IRPM	0
13-4576	0031	AMGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	ВОР	0
13-4546	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	MOTOR CLUB GROUP	-2.13
13-4547	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	PREMIER	1.74
13-4509	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY	0
13-4510	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY	0
13-4559	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	@VANTAGE FOR AUTO	0
13-4557		ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY	
12 1102	2446	AVIC INCLIDANCE COMPANY	COMMERCIAL	INII AND MADINE	BOTH RATE AND	LIOLE IN ONE	0
13-4493	3416	AXIS INSURANCE COMPANY BUSINESS ALLIANCE INSURANCE	COIVIIVIERCIAL	INLAND MARINE	FORM	HOLE-IN-ONE	0
13-4569		COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ВОР	0
13-4475	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-4579	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	вор	
13-4501	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP-AUTO SERVICE REPAIR & RESTAURANT	10.5
13-4550	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MEDICAL AND SCIENTIFIC EQUIPMENT	
13-4551	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	MEDICAL AND SCIENTIFIC EQUIPMENT	
13-4542	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET-PT.10	0
13-4558	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MAINSTREET	
13-4479	4672	DONGBU INSURANCE CO., LTD. (U.S. BRANCH)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B & 8B DYNAMIC	20.2
13-4519	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	AAIS GENERAL RULES AND IRPM	0
13-4560	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	@VANTAGE FOR AUTO	0
13-4502	0212	EXACT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP-AUTO SERVICE REPAIR & RESTAURANT	10.5
13-4503	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL		RATE	BOP-AUTO SERVICE REPAIR & RESTAURANT	10.5
	0038						10.0
13-4470	0038	FEDERAL INSURANCE COMPANY FEDERATED MUTUAL INSURANCE COMPANY		OTHER LIABILITY OTHER LIABILITY	FORMS  RULE CHANGE	PREM/OP AND PRODUCTS/COMPL ETED OP	
13-4529	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS	RULE CHANGE	NONE	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-4487	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PREM/OP AND PRODUCTS/COMPL ETED OP	0
13-4530	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-4520	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	INLAND MARINE	RULE CHANGE	AAIS GENERAL RULES AND IRPM	0
13-4566	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS- BUSINESSOWNERS	2.1
13-4525	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-3746	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	TECHSUITE	0
13-4526	0111	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-4562	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-4564	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CLUB	
13-4471	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-4570	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	
13-4476	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB MISCELLANEOUS	0
13-4568	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-4544	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-4508	4705	INTERNATIONAL FIDELITY INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	
13-4575	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.88
13-4577	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-4504	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP-AUTO SERVICE REPAIR & RESTAURANT	10.5
13-4536	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-4477	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	0
13-4552	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	FORMS	MEDICAL AND SCIENTIFIC EQUIPMENT	
13-4545	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	0
13-4548	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	MEDICAL MALPRACTICE	RATE	PROF LIAB-DENTAL	9.29
13-4505	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP-AUTO SERVICE REPAIR & RESTAURANT	10.5
13-4563	0012	NEW HAMPSHIRE INSURANCE		OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-4565	0012	NEW HAMPSHIRE INSURANCE	COMMERCIAL		RULE CHANGE	CLUB	
13-4578	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-TRUCKING	
13-4572	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	NEW PROGRAM	ECLPS	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-4467	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	CUSTOM PROTECTOR	
13-4573	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	ECLPS	0
13-4478	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-4561	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	@VANTAGE FOR AUTO	0
13-4472	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-4538	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HDR	
13-3747	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	TECHSUITE	0
13-4534	0017	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CHATTEL MORTGAGE NON- FILLING	0
13-4527	0111	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-4567	0000	SAMSUNG FIRE & MARINE INSURANCE CO., LTD. (UNITED STATES BRANCH)	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-4463	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	MOTOR TRUCK CARGO	0
13-4481	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	BANCSECURE	
13-4531	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
13-4537	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-4541	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7A,7B,8B	-12.27
13-4532	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
13-4484	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
13-4483	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
13-4539	0161	TOPA INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
13-4485	3098	TRANS PACIFIC INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
13-4553	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MEDICAL AND SCIENTIFIC EQUIPMENT	
13-4540	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY-MODULAR	
13-4506	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	RATE	BOP-AUTO SERVICE REPAIR & RESTAURANT	10.5
13-4461	0796	UNIGARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
13-4554	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MEDICAL AND SCIENTIFIC EQUIPMENT	
13-4473	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-4482	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SERVICE CONTRACT REIMB.	0
13-4533	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*				
13-4574	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	ECLPS	0				
13-4535	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	SPECIALTY PROPERTY					
13-4469	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS					
13-4521	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	AAIS GENERAL RULES AND IRPM	0				
13-4522	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	INLAND MARINE	RULE CHANGE	AAIS GENERAL RULES AND IRPM	0				
103 TOTA	3-4522   0212   COMPANY OF ILLINOIS   COMMERCIAL   INLAND MARINE   RULE CHANGE   RULES AND IRPM   0										

#### California Department of Insurance Public Notice Filing Errata Report June 28, 2013

 $The following files \ were \ incorrectly \ listed \ on \ the \ respective \ Public \ Notice(PN) \ Dates:$ 

	FILE#	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	13-4410	6/21/2013	Federal Insurance Company	Commercial Other Liability	Rule Change	Asset	
C	12 4410	C/21/2012	E-41 In C	Ci-l Other Liebilite		Management	
Correct	13-4410	6/21/2013	Federal Insurance Company	Commercial Other Liability	Forms	Asset Management	